

In re:
Alma Serna Arreola
Debtor

Case No. 22-13661-SY
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-6
Date Rcvd: Jan 09, 2023

User: admin
Form ID: 318a

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2023:

Recip ID	Recipient Name and Address
db	+ Alma Serna Arreola, 149 Sir Damas Drive, Riverside, CA 92507-6915
41300331	+ 24 Hour Fitness, Member Services, PO Box 2689, Carlsbad, CA 92018-2689
41300336	+ Challenge Financial Services, 1004 West Taft Avenue, Suite 100, Orange, CA 92865-4143
41300338	Jenna Village Apartments, 488 Aster Street #200, Springfield, OR 97478
41300340	+ Progressive Leasing, 807 South Flower Street, Los Angeles, CA 90017-4607
41300342	+ Smile Direct Club, 4910 Hammer Avenue, Eastvale, CA 91752-1046
41300344	+ Summer Meadows Apartment, 3429 Rustin Avenue, Riverside, CA 92507-3894

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BHBGROBSTEIN.COM	Jan 10 2023 05:44:00	Howard B Grobstein (TR), Grobstein Teeple, LLP, 9363 Magnolia Avenue, Riverside, CA 92503-3747
smg	EDI: EDD.COM	Jan 10 2023 05:44:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jan 10 2023 05:44:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
cr	+ EDI: AISACG.COM	Jan 10 2023 05:44:00	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
41300332	+ Email/Text: bankruptcy@acimacredit.com	Jan 10 2023 00:50:00	Acima Credit, 9815 South Monroe Street, 4th Floor, Sandy, UT 84070-4384
41300333	EDI: BANKAMER.COM	Jan 10 2023 05:44:00	Bank of America, PO Box 982235, El Paso, TX 79998
41300334	^ MEBN	Jan 10 2023 00:48:37	Capital Bank N.A., One Church Street, Suite 100, Rockville, MD 20850-4190
41300335	+ EDI: CAPITALONE.COM	Jan 10 2023 05:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
41300337	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jan 10 2023 00:54:17	Exeter Finance, LLC, Attn: Bankruptcy, P.O. Box 166008, Irving, TX 75016-6008
41300339	Email/Text: bankruptcy@oportun.com	Jan 10 2023 00:49:00	Oportun, Attn: Bankruptcy, Po Box 4085, Menlo Park, CA 94026
41300341	Email/Text: businesslicenses@smiledirectclub.com	Jan 10 2023 00:49:00	Smile Direct Club, 414 Union Street Suite 800, Nashville, TN 37219
41300343	Email/Text: dl-csgbankruptcy@charter.com	Jan 10 2023 00:50:00	Spectrum, PO Box 60074, City of Industry, CA 91716-0074

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41300345 + EDI: VERIZONCOMB.COM

Jan 10 2023 05:44:00

Verizon Wireless, Attn: Bankruptcy
Administration, 500 Technology Drive, Suite 500,
Saint Charles, MO 63304-2225

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2023 at the address(es) listed below:

Name	Email Address
Arvind Nath Rawal	on behalf of Creditor Exeter Finance LLC c/o AIS Portfolio Services, LLC arawal@aisinfo.com
Benjamin Heston	on behalf of Debtor Alma Serna Arreola bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Howard B Grobstein (TR)	hbgttrustee@gtllp.com C135@ecfcbis.com
United States Trustee (RS)	ustpregion16.rs.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Alma Serna Arreola</u>	Social Security number or ITIN	xxx-xx-1085
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number: 6:22-bk-13661-SY			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alma Serna Arreola

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 1/9/23

Dated: 1/9/23

By the court: Scott H. Yun
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.